

(Official Form 1) (9/97)

FORM B1	UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION	Voluntary Petition
NAME OF DEBTOR (if individual, enter last, first middle): <i>HOLMES, ANDRE</i>		NAME OF JOINT DEBTOR (Spouse) (Last, first, middle): <i>HOLMES, ROMANETHA</i>
ALL OTHER NAMES USED BY THE DEBTOR IN THE LAST 6 YEARS (include married, maiden, and trade names): <i>NONE</i>		ALL OTHER NAMES USED BY THE JOINT DEBTOR IN THE LAST 6 YEARS (include married, maiden, and trade names): <i>NONE</i>
SOC. SEC./TAX I.D. NO. (if more than one, state all): <i>XXX-XX-5900</i>		SOC. SEC./TAX I.D. NO. (if more than one, state all): <i>XXX-XX-6200</i>
STREET ADDRESS OF DEBTOR: <i>4839 W HADDON</i> <i>CHICAGO, IL 60651</i> <i>Ph: 773-626-5387</i>		STREET ADDRESS OF JOINT DEBTOR: <i>4839 W HADDON</i> <i>CHICAGO, IL 60651</i>
COUNTY OF RESIDENCE OR OF THE PRINCIPAL PLACE OF BUSINESS: <i>Cook</i>		COUNTY OF RESIDENCE OR OF THE PRINCIPAL PLACE OF BUSINESS: <i>Cook</i>
MAILING ADDRESS OF DEBTOR: <i>SAME</i>		MAILING ADDRESS OF JOINT DEBTOR: <i>SAME</i>
Chapter 13W/No Plan		
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (if different from street address above): <i>NOT APPLICABLE</i>		
Information Regarding the Debtor (Check the Applicable Boxes)		
VENDOR (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.		
TYPE OF DEBTOR (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____		CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding
NATURE OF DEBTS (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		FILING FEE (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay for amount in full
CHAPTER 11 SMALL BUSINESS (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. §101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. §1121(e) (Optional)		
STATISTICAL/ADMINISTRATIVE INFORMATION (Estimates Only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		
ESTIMATED NO. OF CREDITORS: <input checked="" type="checkbox"/> 16-49 ESTIMATED ASSETS (thousands): <input checked="" type="checkbox"/> \$0 to \$50,000 ESTIMATED DEBTS (thousands): <input checked="" type="checkbox"/> \$0 to \$50,000		

U.S. Bankruptcy Court
Northern District of Illinois

Received: 08/09/2004

Time: 15:54:47

Debtor: ANDRE HOLMES

Case: 04-29483 Fee: 194

Chapter: 13 Rec. #: 3095073

Judge: Carol Doyle

341 mtg: 09/07/2004 @ 03:00PM

ConfHrg: 09/30/2004 @ 11:00AM

Trustee: MARILYN MARSHALL



1:04BK29483-BK001

(Official Form 1) (9/97)

Voluntary Petition (This page must be completed and filed in every case)		NAME OF DEBTOR(S): FORM B1, Page 2	
PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS			
LOCATION WHERE FILED: NORTHERN DIST/EASTERN DIV	CASE NUMBER: <div style="font-size: 1.2em; font-family: cursive;">98-28394</div>	DATE FILED: - converted - <div style="font-size: 1.2em; font-family: cursive;">9/10/98</div> <div style="text-align: right;">9-7-99</div>	
PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR			
NAME OF DEBTOR:	CASE NUMBER:	DATE:	
DISTRICT:	RELATIONSHIP:	JUDGE:	
SIGNATURES			
SIGNATURE(S) OF DEBTOR(S) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, U.S. Code, understand the relief available under each such chapter and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.		SIGNATURE OF DEBTOR (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	
X Debtor:		X _____ Signature of Authorized Individual	
X Joint Debtor: Telephone No. (if in Pro Per): Date:		Name: Title: Date:	
X SIGNATURE OF ATTORNEY Attorney: Thomas Holstein Bar No.: Firm Name: Thomas Holstein Address: 109 WEST ELM STREET CHICAGO, ILLINOIS 60610 Bar No. 1251716 Telephone No: (312)951-7399 Date:		SIGNATURE OF NON-ATTORNEY PETITION PREPARER I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Name: Social Security Number: Address:	
EXHIBIT A (To be completed if debtor is required to file periodic reports (e.g., forms 10K & 10Q) with the SEC pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) [] Exhibit A is attached and made a part of this petition.		Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:	
EXHIBIT B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, U.S. Code, and have explained the relief available under each such chapter.		If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.	
X Attorney: Thomas Holstein Date:		X _____ Signature of Preparer Date:	
		A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 USC §110; 18 USC §156	

ANDRE HOLMES
ROMANETHA HOLMES
4839 W HADDON
CHICAGO, IL 60651

GFC LOAN CO
2 W MADISON
OAK PK, IL 60302

Thomas Holstein
109 West Elm Street
Chicago, Illinois 60610
Bar No. 1251716

NATIONWIDE
3435 N CICERO
CHICAGO, IL 60641

AMEICREDIT
PO BOX 183834
ARLINGTON, TX 76096-3834

NUVELL CREDIT
PO BOX 2365
MEMPHIS, TN 38101-2365

CAPITAL ONE
PO BOX 85617
RICHMOND, VA. 23276

ORCHARD BANK
PO BOX 19268
PORTLAND, OR. 97280

CARD SERVICE CENTER
PO BOX 5877
HICKSVILLE, NY 11802 5877

PROVIDIAN BANK
PO BOX 9553
MANCHESTER, N.H.
03108-9553

CHECK INTO CASH
1637 S CICERO
CICERO, IL 60629

SHOREBANK
3401 S KING DR
CHICAGO, IL 60616

CHECK N GO
7101 W NORTH
OAK PK, IL 60302

SHOREBANK
3401 SOUTH KING DR
CHICAGO, IL 60616

CITY OF CHGO DEPT. OF WATER
ATTN: LEGAL SERVICES
333 S. STATE ST.
CHICAGO, IL. 60604-3979

UNIVERSITY OF ILLINOIS
135 S LASALLE
CHICAGO, IL 60674-3293

COMED
BILL PAYMENT CENTER
CHICAGO, IL. 60668

US CELLULAR
3031 N 114TH
CHICAGO, IL

UNITED STATES BANKRUPTCY COURT
NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$130 filing fee plus \$45 administrative fee)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to the priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$130 filing fee plus \$30 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

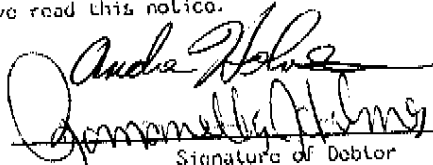
Chapter 12: Family farmer (\$200 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

1. The debtor, affirm that I have read this notice.

8/03/04

Date


Signature of Debtor

Case Number

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re ANDRE HOLMES
and
ROMANETHIA HOLMES

Case No.
Chapter 13

_____/ Debtors
Attorney for Debtor: Thomas Holstein

STATEMENT Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b), Rules of Bankruptcy Procedure, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:
 - a) For legal services rendered, or to be rendered in contemplation of
and in connection with this case \$ 2,000.00
 - b) Prior to the filing of this Statement, Debtor(s) has paid. 750.00
 - c) Balance Due 1,250.00
3. The Filing Fee has been paid.
4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the
debtor(s) in determining whether to file a petition under Title 11, U.S.C.
 - b) Preparation and filing of the petition, schedules, statement of affairs and other
documents required by the court.
 - c) Representation of the debtor(s) at the first meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings,
wages and compensation for services performed, and
none other.
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid
balance remaining, if any, will be from earnings, wages and compensation for services
performed, and *none other.*
7. The undersigned has received no transfer, assignment or pledge of property except the
following for the value stated:
None.
8. The undersigned has not shared or agreed to share with any other entity, other than
with members of the undersigned's law firm, any compensation paid or to be paid except
as follows: *None.*

Dated:

Respectfully submitted,

Attorney for Petitioner: Thomas Holstein
109 West Elm Street
Chicago, Illinois 60610
Bar No. 1251716